

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

TRACY L BROWN

Case No. 20-11807-AMC

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2020.
- 2) The plan was confirmed on 01/19/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/03/2023.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,302.64.
- 10) Amount of unsecured claims discharged without full payment: \$143,101.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$104,533.12
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$104,533.12**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,575.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,577.65
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$12,152.65**

Attorney fees paid and disclosed by debtor: \$425.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFS AMERIFINANCIAL	Unsecured	80,743.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES N.A. LLC	Secured	24,000.00	18,350.00	19,065.65	19,065.65	0.00
BMW FINANCIAL SERVICES N.A. LLC	Unsecured	NA	2,588.45	2,588.45	851.55	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	4,245.00	4,245.61	4,245.61	4,245.61	0.00
CAPITAL ONE/ DRESS BARN	Unsecured	NA	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	2,728.00	2,728.56	2,728.56	2,728.56	0.00
CBNA/HOME DEPOT	Unsecured	NA	NA	NA	0.00	0.00
CHASE CARD SERV	Unsecured	6,152.00	NA	NA	0.00	0.00
CITICARD CBNA	Unsecured	5,737.00	NA	NA	0.00	0.00
CITY OF PHIA	Priority	1,114.85	NA	NA	0.00	0.00
CITY OF PHILA	Secured	441.70	214.41	214.41	214.41	0.00
CITY OF PHILA	Secured	NA	223.97	244.13	244.13	0.00
CITY OF PHILA	Unsecured	NA	94.02	94.02	94.02	0.00
COMCAST	Unsecured	NA	174.73	174.73	174.73	0.00
COMENITY BANK VENUS	Unsecured	NA	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAL	Unsecured	2,575.00	2,661.54	2,661.54	2,661.54	0.00
DEPT/OF ED/582/NELNET	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER FIN	Unsecured	NA	NA	NA	0.00	0.00
ELAN FN SERVICE	Unsecured	379.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
LOAN/CARE/LLC	Unsecured	NA	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	809.00	809.04	809.04	809.04	0.00
LVNV FUNDING	Unsecured	438.00	438.02	438.02	438.02	0.00
MEDICAL DATA SYSTEM INC	Unsecured	7,303.00	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	191,026.43	204,145.88	17,045.25	17,045.25	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	6,328.38	6,328.38	6,328.38	0.00
MR COOPER	Unsecured	NA	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	930.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
PECO	Unsecured	300.00	NA	NA	0.00	0.00
PFCU	Unsecured	483.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PGW	Unsecured	1,052.00	NA	NA	0.00	0.00
PGW	Unsecured	NA	2,861.17	2,861.17	2,861.17	0.00
PHILADELPHIA FEDERAL CREDIT UN	Unsecured	NA	9,607.58	9,607.58	9,607.58	0.00
PORT REC	Unsecured	11,676.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	800.00	800.68	800.68	800.68	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,366.16	4,366.16	4,366.16	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,176.00	1,176.24	1,176.24	1,176.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,068.56	4,068.56	4,068.56	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,241.42	3,241.42	3,241.42	0.00
QUANTUM3 GROUP AS AGENT FOR	Unsecured	NA	5,090.82	5,090.82	5,090.82	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	579.00	579.40	579.40	579.40	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	71,726.10	72,715.38	3,499.80	3,499.80	0.00
SYNCHRONY BANK WALMART	Unsecured	NA	NA	NA	0.00	0.00
SYNCHRONY BANK/TJX	Unsecured	NA	NA	NA	0.00	0.00
TRUMARK FINANCIAL CREDIT UNION	Unsecured	14,810.00	NA	NA	0.00	0.00
ULLASE & ULLIASE	Unsecured	NA	2,187.75	2,187.75	2,187.75	0.00
UNITED WHOLESALE	Unsecured	NA	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	NA	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	11,800.00	NA	NA	0.00	0.00
WELLS FARGO JEWELRY ADV	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$20,545.05	\$20,545.05	\$0.00
Debt Secured by Vehicle	\$19,065.65	\$19,065.65	\$0.00
All Other Secured	\$458.54	\$458.54	\$0.00
TOTAL SECURED:	\$40,069.24	\$40,069.24	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$54,048.13	\$52,311.23	\$0.00

Disbursements:

Expenses of Administration	<u>\$12,152.65</u>
Disbursements to Creditors	<u>\$92,380.47</u>

TOTAL DISBURSEMENTS : **\$104,533.12**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.